

is always scarce when you owe \$10 and only have \$5 in your pocket)—and that's hard times. Why rumage heaven, earth and political economy for the origin of our disease, when it consists merely in our folly?

Instead of acknowledging their sins and heartily repenting, the people have turned to the government. Demagogues found it easy to persuade a spendthrift people that if the government had done its duty they would all be rich, and that if the national treasury by some sort of paternalistic device would but now come to their rescue, all would be well. The thrifty and fore-handed are abused by all manner of expletives for not dividing with the prodigal.

The average American who suddenly finds himself elevated to a position where he draws a salary of \$3000 or \$4000 a year, instead of still living as modestly as he did when he had but \$900 a year, immediately rises to the occasion—and a little above. Instead of saving his wages and investing it in permanent property, he rents an expensive house in the city in winter and an expensive cottage by the seaside in summer, dresses his wife as well as the best, employs several servants, sends his children to an expensive school, gets him a carriage, joins a fashionable club, and when he dies leaves his widow with a heritage of expensive tastes and a small life insurance. His daughters are expected to marry money, on peril of their social standing. His sons must begin as poor as he began, but handicapped as he was not, by being started out on a social plane where they have no means adequately to support themselves.

Where does all the money go to—all this that is squandered by the people? It naturally flows into the hands of the great wealth units. The immensely rich, even if they are extravagant, have a large bulk of money that is untouched, which goes right along increasing and attracting to itself the little molecules that have slipped from the hands of the spendthrift poor. After all our philosophizing about the laws of centralization the commonsense fact is that the best distributor of wealth evenly among the populace is thrift, and unthrift is the most potent centralizer. A thrifty people keeps money widely and generally dispersed, a profligate people is the favored soil on which to grow money kings. The student of history will find it easy to substantiate this statement.

One of the greatest consolidations of capital is the colossal brewery trust now forming. It represents many millions. Every nickel of its possessions is derived from the sensuality and weakness of the people. I suppose gifted statesmen will soon come to the front with congressional schemes to "control" this aggregation. But the people could disperse it in a shower of blessed gold all over the land bringing joy to thousands of impoverished families, if they would simply stop drinking beer. But of course such a suggestion is silly. Any reform is all right which proposes to change the government or the arithmetic or the neighbors, and can find

myriads of enthusiastic adherents; any reform is all right except one which proposes that we begin by reforming ourselves.

There are two or three practical points anent this matter. One is that government should do everything in its power to encourage saving habits among the people. Banks and building and loan associations should be strictly guarded by government oversight, and those officers who make away with the trust funds of the people should be most strenuously prosecuted. This one thing government can do, it can give to the wage-saver a sense of security.

I do not think that rich men realize the importance of their influence. They are the actual leaders of the customs of the people. If they indulge in ways of extravagance merely because they can afford it, they are leading many a poor fool to ruin who tries to imitate them.

We need more millionaires who have the courage to live plainly and thus set the powerful example of selfdenial. Waste is as wicked in rich as in poor, even more so, because of the consequences of imitation. The Christian man of wealth should remember the example of Paul, who would "eat no meat if it caused his brother to offend."

Children should be taught economy as a religious and social duty. The hundred of candy stores and "vagrom men" with peanuts and popcorn that infest the cities are an injury, not so much because of the pennies they capture, but because they develop the fatal habit of improvidence. To high and low the gospel should be preached that waste is sin. If the Son of God ordered the fragments to be gathered up after feeding the multitude, even though He was able to miraculously make bread by His word, surely no human being is justified in carelessness with the good things of life, or with money which stands for them. Parents, teachers, men of wealth, women of social prestige, all who are in positions of influence should unite in living and preaching the truth that money is never to be despised, but to be valued, to be honored, to be used as a concentrated power of good, and above all, never to be wasted, even as life and blood are not to be spilled, but to be consecrated to the service of man and the building up of institutions that shall produce intelligence, helpfulness and righteous.

TELLING TESTIMONIES

Drink stupefies and besots.—Bismark.

The evil is the drink.—David Lewis, J. P.

The devil in solution.—Sir Wilfred Lawson.

That beverage, the mother of sins.—Southey.

Liquid fire and distilled damnation.—R. Hall.

I consider all spirits bad spirits.—Sir Astley Cooper.

The dynamite of modern civilization.—Hon. John D. Long.

Grape juice has killed more than grape-shot.—C. H. Spurgeon.

He has paid dear, very dear, for his whistle.—Benjamin Franklin.

Drink is the mother of want and the nurse of crime.—Lord Brougham.

Every crime has its origin more or less in drinking.—Judge Gurney.

Drink is the great obstacle to the diffusion of education.—John Bright.

While you have the drink, you will have the drunkard.—George W. Bain.

Ninety-nine crimes out of every hundred are caused by drinking.—Judge Erskine.

Drink, the only terrible enemy whom England has to fear.—Prince Leopold.

Nine tenths of the cases to be tried are caused by drink.—Chief Justice Bovill.

Choose rather to punish your appetites than to be punished by them.—Epictetus.

Alcohol is the mother of sin.—Mahomet.

Every crime has its origin, more or less, in drunkenness.—Chief Justice Coleridge.

The only terrible enemy Britain has to fear is strong drink.—H. R. H., the Duke of Albany.

Its ravages are greater than pestilence, war and famine combined.—W. E. Gladstone.

Strong drink is not only man's way to the devil, but the devil's way to man.—Dr. Adam Clarke.

Wine is the most powerful of all agents for exciting and inflaming the passions.—Lord Bacon.

Ninety per cent of the crime in the army is thro strong drink.—Lord Wolseley.

I dread the white man's drink more than all the assegais of my enemies.—King Khama (African chief.)

I never suffer ardent spirits in my house, thinking them evil spirits.—Sir Astley Cooper (the great surgeon)

Intoxicating drink is the greatest factor of crime, pauperism, orphanhood, disease, and insanity.—Prof. F. W. Newman.

To argue that a man may take wine, and retain a right frame of mind, is as bad as to argue that he may take poison and not die.—Seneca (the Roman philosopher.)

The struggle of the school, the library and the church, all united against the beer house and the gin palace, is but the development of the war between heaven and hell.—Charles Buxton.

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